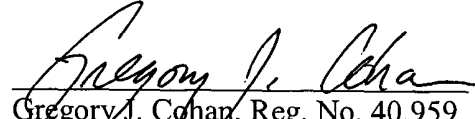


REMARKS

The Commissioner is hereby authorized to charge any additional fees or credits to our
Deposit Account 19-0733.

Respectfully submitted,

Date: January 18, 2002


Gregory J. Cohan, Reg. No. 40,959
Attorney for Applicant
BANNER & WITCOFF, LTD.
28 State Street, 28th Floor
Boston, MA 02109
(617) 227-7111

1005457-0100